

Bank of America
c/o NAFS
165 Lawrence Bell Dr Ste 100
Williamsville, NY 14231

Cingular
c/o Professional Recovery Systems
20 Great Oaks Blvd, Ste 240
San Jose, CA 95119

Citi Bank
c/o Nelson & Kennard
2180 Harvard St Ste 160
Sacramento, CA 95853

Discover
c/o Eskanos & Adler
2325 Clayton Rd
Concord, CA 94520

ED Fund
c/o OSI Education Svcs
5626 Fratz Rd
Dublin, OH 43017

Franchise Tax Board
PO Box 942867
Sacramento, CA 94267-0011

IRS
PO Box 21126
Philadelphia, PA 19114-0326

MBNA
c/o NCO Fiancial Systems
507 Prudential Rd
Horsham, PA 19044

Unifund CCR
c/o Law Office of Steven A Booska
250 Montgomery St Ste 720
San Francisco, CA 94104

Unifund CCR Citi
c/o Law Office of Steven A Booska
250 Montgomery St Ste 720
San Francisco, CA 94104

Verizon
c/o Afni, Inc
PO Box 3427
Bloomington, IL 61702

**UNITED STATES BANKRUPTCY COURT
Northern District of California, San Jose**

In re Efren Garcia,
Debtor

Case No. _____

Chapter 7

VERIFICATION OF LIST OF CREDITORS

I hereby certify under penalty of perjury that the attached List of Creditors which consists of 2 pages, is true, correct and complete to the best of my knowledge.

Date 25 October 2007

Signature
of Debtor

/s/ Efren Garcia
EFREN GARCIA